

Inspector Crusoe And The Credit Cruncher

Detective Chief Inspector Robert Crusoe was an unusual sort of policeman, though if he'd been born thirty years earlier, no one would have thought so. He was the last of the old style coppers, a throwback, some said. Not that he'd ever had any time for the old practices – verballing up suspects in the backs of police cars, coaching witnesses, taking backhanders, or anything of that nature. He had always done things strictly by the book, and would have if he'd been around before *PACE* replaced the Judges' Rules. The main way he differed from his colleagues was not that he had come up through the ranks, but that he was an autodidact. He had very little formal education, and no higher education at all, but growing up in the age of the computer, and shortly in the age of the Internet, this was a disadvantage only on paper. Where all his graduate colleagues had been had been taught how *not* to think, he had learned to think outside the box, and this had led to him solving in quick succession three serious crimes which had stumped the cream of the Met. As a result of this, and in spite of his lack of social graces, his rise to DCI had been meteoric.

So it was that on a cold February morning he found himself sitting in the back of an area car outside the Treasury awaiting the arrival of a Rentokill van.

The driver turned to Crusoe, frowned and said, "It is Rentokill, isn't it sir? I mean, as in pest control?"

Crusoe yawned, "I know what you're thinking, but this is nothing to do with SO19; when the Commissioner said Rentokill, he meant Rentokill."

"Yes sir". He was about to say something else, but at that instant his radio blared, and he turned back to answer it.

Crusoe yawned, and turning his head saw a fleet of black Mercs being driven slowly up Horse Guards Road. He had wondered what all this cloak and dagger stuff was about, but dismissed it as the typical self-important posturing he'd come to expect from politicians, businessmen, public figures, and at times his own colleagues.

As the convoy came to a halt, a tall, gaunt figure emerged from the back of the first car and walked towards him. He opened the door and climbed out, doing his best to stifle yet another yawn. The man in the black suit held out his hand, "Inspector Clouseau", he said, "pleased to meet you."

Crusoe didn't say anything, it was bad enough having a father with a warped sense of humour, without the idiots he met every day of his working life who thought they'd invented a new joke every time they discovered the pun, but he hadn't expected this sort of nonsense from the *aide de camp* to the PM himself, especially in view of the apparent gravity of the situation.

"We're still waiting on the Rentokill van, sir," he said.

"Yes, of course, he won't be long, I spoke to the man, Friday," he looked at Crusoe in expectation, but the reply wiped the grin off his face.

"I've been up since 4am sir, I was advised this was a matter of national security."

"Of course."

"Then can we dispense with the bonhomie, at least until the PM gets here?"

"Er, right. Er, shall we go inside?"

Crusoe waved him on, and followed him up the steps as the driver stepped out of the area car. "The Rentokill bloke is here now, sir."

"Right." Crusoe and the man in the black suit stopped and looked up the street as the distinctive white van came into view.

As it pulled up and the driver climbed out, Crusoe's companion studied him closely. He was a slightly overweight middle aged man, dressed neatly in the company's uniform, and of Arab appearance. The civil servant shifted on his feet uncomfortably as he walked up to them.

"Mr Watkins?" he asked.

"Yes", he replied.

"I was told I had to show you my papers", and reaching into his inside pocket he pulled out a handful of ID including a written authorisation. He spoke flawless English with a Home Counties accent.

"Thank you Mr...." said Watkins as he took them, "er, Muhammed". His face froze, and he scrutinised the documents thoroughly.

The Rentokill man grinned at Crusoe, and the policeman shrugged his shoulders in a gesture of patient perplexity.

Watkins handed the papers back and said, "Er, do you want to retrieve your kit?"

"What do I need?" he asked.

"We have to kill a rat, a large rat. Bring everything you have to that effect."

"Yes sir", he said, and as he walked back to the van, Watkins turned to Crusoe and said "The man is a Moslem".

"Very observant of you, sir. I'm surprised you need a detective."

"What I mean is, this is a sensitive matter. This is the Treasury."

"And we are here to kill a rat, not to arrest Osama Bin Laden."

At this point, the Rentokill man was starting to remove his kit, and Watkins held up his hand and shouted at him, "Mr Muhammed, hold on a minute, please."

The man acknowledge him, and he turned back to Crusoe, "Inspector, this is a matter of national security; this is no ordinary rat."

"I gathered that, sir. I assume that at some point you intend to tell us what exactly is going on."

"Yes, I will tell you, but I'm not sure I can tell..." he shifted uncomfortably.

"Is this something to do with Al-Qaeda, sir?"

"Wait until we get inside," said Watkins.

"Yes sir," said Crusoe. He was beginning to wonder if this were not all some sick practical joke, but the Black Administration was not noted for its sense of humour, least of all the Prime Minister himself.

Watkins excused himself and walked back to his Merc; a good five minutes later he returned smiling broadly as Crusoe and the equally beguiled Rentokill man stood together trying not to stare at each other with bemused embarrassment.

"Right gentlemen, let's go", said Watkins, and the three men walked somberly up the Treasury steps, Mr Muhammed lugging his Rentokill rat killer gear.

At the door they were signed in, and each was given a special pass at which point Watkins said, "I must stress again gentlemen that this is a matter of national security, and as such you must not discuss anything that happens in this building today with anyone at any place or at any time. I take it you are familiar with the *Official Secrets Act*, Mr Muhammed?"

"Yes, I signed it at the depot".

"Good, well, let's go in. The PM wants to brief you both."

"He's here?" asked Crusoe.

"Yes, he came through the tunnel."

"Tunnel?"

“There is a tunnel running from 11 Downing Street to the Treasury. That is an official secret, of course.”

“Yes, of course,” said Crusoe, who was beginning to tire of this nonsense, and was most definitely not looking forward to the prospect of chasing a rat around a Whitehall basement with a Rentokill operative in tow.

They took the elevator to the third floor, passing security guards and soldiers every few yards. Crusoe noted that none of the soldiers were armed, which he found curious, but his was not to reason why. Even more curious, they were all wearing special suits with hoods and breathing apparatus attached, although they weren’t actually using the apparatus.

When they arrived at the third floor, Watkins smote upon a big black door and stood erect until it was answered by the Home Secretary. Smith glanced at Crusoe and Mr Muhammed, and ushered them in.

“Come in, gentlemen”.

Crusoe walked in with his hands in his raincoat pockets, and his companion lugged the various paraphernalia he had dragged out of the back of his van.

The Prime Minister was sitting behind a great oak desk, and the Chancellor of the Exchequer was standing immediately to his right. Standing behind the two was a fourth man whom Crusoe did not recognise, but was obviously a senior civil servant or more likely another politician. The PM stood up, walked around the desk and held out his hand, “Inspector Clouseau, I presume”.

Oh God, he thought, not you too. “Crusoe”, he said, trying not to yawn.

“Yes”, I know, said Gordon Black, “only joking”.

“That’s all right”, said Crusoe, “I voted Tory”.

Black laughed, “Oh, very good”.

“That is not a joke, sir.”

“Oh”, he stiffened.

“Look, I appreciate this is a matter of national security, and I’m sure you have a very good reason for dragging me – and Mr Muhammed here – out of our beds, but he would like to know why we are here, and so would I.”

“Yes, of course,” said Black, “er Alistair, will you do the honours?”

“Yes Gordon”.

The PM sat down feeling somewhat deflated, and Chancellor Alistair Liebling stepped forward.

“I’m sure you are both of you familiar with the credit crunch,” he asked.

“Yes,” said Crusoe, hoping that at last they were getting somewhere.

“Yes,” said the Rentokill man.

“And you are both familiar with Al-Qaeda.”

“Only from the media, sir,” said Crusoe, “I’ve never handled terrorist cases, I’m currently seconded to...” he paused, not wishing to say too much in front of Mr Muhammed, “I deal mostly with routine murders”.

“Yes, I know”, said Liebling, “but you come highly recommended, highly”, obviously trying to repair some of the damage done by his boss.

“I’ll take that as a compliment, sir”, said Crusoe.

“As you know, Al-Qaeda has declared war on the West, basically they want to murder us in our beds, but since [7/7](#) their usual operations have been largely unsuccessful. We have had both good intelligence and excellent surveillance, and have managed to thwart all but a couple of very minor bomb plots, so they have changed tactics, and have struck at the very core of capitalism.”

“Are about to strike, sir, or have struck?”

“Struck,” said Liebling, “it is Al-Qaeda who are responsible for the credit crunch.”

Crusoe looked at Muhammed and rolled his eyes upward; the Rentokill man obviously shared the sentiment.

“I see, sir. How have they done this?”

Liebling turned to Black, and the PM chipped in “They have destroyed the credit”.

“Sir?” said Crusoe, becoming more perplexed by the minute. “Credit has no tangible existence,” he continued, “but it cannot exist without creditonium”.

“Creditonium?” the policeman and the rat catcher exclaimed in unison.

“Yes,” said Black, interrupting, “this is another state secret”, by the way, “*the* most important state secret, and one that is known only to the very few”.

Crusoe resisted the temptation to interject “Like your psychiatrist”, and Liebling continued, “Last year their scientists developed a special breed of rat, their agents have succeeded in smuggling these rats into the treasuries of the world, most notably into the Federal Reserve Bank of New York, and this building, and the rats have destroyed all the credit. That is why the economy has collapsed.”

Crusoe turned back to the PM and saw a look of blank agreement in his eyes as Liebling said “There is a credit crunching rat in the basement of this building. We have it trapped. Your job is to find it, and kill it.”

Crusoe turned to the Rentokill man, who shrugged his shoulders in disbelief, then back to the two men behind the desk, at which point the man behind them spoke for the first time.

“He’s right, Inspector, we have it trapped, it can’t get out, it has to be killed, and its body disposed of.”

“Er, is it radioactive, sir?”

“We believe so, yes”.

“I’m not equipped to deal with radiation”, said the Rentokill man.

“There’s no need to worry about that,” said the fourth man, pointing to the corner of the room where two of the special suits Crusoe had noticed earlier were lying on the floor.

“Let me get this straight,” said Crusoe, “the reason for the credit crunch is not because the banks have loaned billions to borrowers who’ve lost it all like in the Wall Street Crash or Black Monday, but because Osama Bin Laden and his chums have bred a specially mutated rat which they have unleashed on the treasuries of the world, including our own, and these rats have eaten all the credit.”

“Yes, that’s about right”, said Black.

“I see, sir, so why haven’t we read about this in the press, presumably so as not to cause an international panic?”

“Yes, you’re spot on, Inspector,” said the fourth man, “can you imagine the ramifications this would have worldwide?”

“May I ask who you are, sir?”

“This is Carl Pilkington, he’s on secondment to the Treasury from Goldman-Sachs,” said the Chancellor.

“I’ll leave you to it,” said the Home Secretary, as he headed for the door.

“May I be so bold as to ask how these rats have destroyed all the credit?” asked Crusoe.

“Why, they’ve eaten it, of course”, said the PM.

“Of course, sir, I should have realised.”

“Not the credit itself, the creditonium.”

“And where is this creditonium kept, sir?”

“Why, in this building of course”.

“And one rat has eaten it all?”

“Creditonium is a very light, delicate substance”, said Liebling, “one of these radioactive Al-Qaeda rats can devour the wealth of a great nation, or even of a great empire.”

Crusoe wondered what great empire that might be, one based in the Land of Narnia, perhaps.

“This is the last of them, Crusoe,” said Pilkington, “once you have cornered and destroyed this animal, the West will be able to breathe freely again”.

“I’m sure it will, sir.”

“And we will be able to begin pumping money into the economy and get the world markets moving again.”

“Right then, if there’s no more, Mr Muhammed and I will put on our protective suits and do what has to be done.”

“Good man,” said Black, “Carl will accompany you”.

“I presume it is in the basement, sir. That’s where one usually finds rats in buildings of this size.”

“Yes,” said Pilkington.

A few minutes later, dressed in a protective suit, and feeling like a spaceman walking on the surface of the Moon, Inspector Robert Crusoe boarded the elevator for the basement of the Treasury of what was once the British Empire. It was difficult to believe that barely a hundred years ago Britain had controlled the greatest empire in the history of the world, an empire on which the Sun never set, and that what was left of this vast Empire was now under attack, not from Germany, the Soviets or any rival Imperialist, but from a rat in the basement of its counting house, a rat that had already devoured billions of pounds of credit, and unless it were stopped, unless he and the Rentokill man killed it, would cause even more financial destruction, perhaps ruin the nation.

Yes, it was difficult to believe, not so much difficult as impossible, but both the PM and the Chancellor obviously did believe it. Crusoe had been a detective long enough to have developed that instinct that so many policemen have. It was not infallible by any means, but it was a good guide to sincerity, not necessarily when questioning suspects, but when investigating allegations of crime, there was a caveat to it though: sometimes the accuser was deluded. He remembered the case of Miss X as it had been called. She was a very famous lady who had accused a member of the Royal Family of rape. It had been one of the first major investigations to which he had been seconded, albeit as a junior detective, and there had been no doubt about her sincerity. She genuinely believed both that she had been raped and that a certain, party loving Royal had been responsible, but the investigation had been dropped when unimpeachable evidence from over thirty diverse witnesses proved not only that he couldn't have done what she had alleged but that nobody could have.

It turned out later that the woman had been using a prescription drug that had caused her to hallucinate when taken in conjunction with a routine over the counter medicine. This set Crusoe to wondering what medicine the Cabinet must be taking if they believed this sort of garbage, but Pilkington was a different kettle of fish. He did not come across as sincere, he was going through the motions, but Crusoe was a hundred per cent sure that was all he was doing.

When they arrived at the basement, Pilkington took out a large set of old fashioned gaoler's type keys, and handed them to the detective.

"I take it you're not coming in, sir", he said.

"Of course, I am, I am here to oversee this operation."

"Very well," Crusoe sorted out the correct key, unlocked and opened the door with extreme caution, and the three men stepped inside. The lights were already on; the room was filled with row upon row of bookcases, and up against the left, nearside wall was what Crusoe took to be a mainframe computer. When he was satisfied it was safe to proceed he gestured to the other two men, and as they stood aside, he locked the door behind them.

Why they had seconded a Rentokill operative and a murder squad detective to this operation when they had the army at their beck and call remained to be seen. The three men proceeded with extreme caution; in spite of the ludicrous if surreal nature of their assignment, Crusoe felt an impending sense of danger, although he was more concerned about the banker than about the radioactive rat that was supposedly scurrying about in the cellar.

As they moved cautiously between the shelves, guarding each other's backs, the Rentokill man holding a long metal rod in one hand, his disposal kit in the other, and the rest of his equipment strapped to his back, the banker detached himself from the two of them saying, "I'll take this side, you two meet up with me at the bottom."

They proceeded slowly and with extreme caution, and by the time they had gone fifty yards, Crusoe felt the joke was wearing thin, then Mr Muhammad nudged his arm, “Look, he said”.

Crusoe looked ahead and gulped, in between the stacks about thirty feet in front of them, was the biggest rat he had ever seen, and it was glowing with a strange, yellow-green luminescence.

“Good grief”, he exclaimed.

The creature had been sniffing its way along the floor, as giant radioactive credit-eating rats do, but its forage disturbed, it turned its head towards its hunters, and in an instant the tables were turned. Snarling, bearing a set of sharp, white teeth that were frightening even at that distance, it launched itself at the Rentokill man, and before he or Crusoe had managed to take in what was happening, the creature had seized him by the arm.

Mr Muhammed let out a cry, and turning his gun around holding it by the barrel, Crusoe pistol whipped the creature, whacking it several times across the skull until it squealed, relinquished its grip, and fell to the floor. Recovering quicker than he would have imagined, the Rentokill man picked up his rod and began beating it, cursing in fluent Arabic.

Realising it had bitten off more than it could chew, the creature turned and attempted to scurry away, but as it did so, a single shot rang out from behind them, it held up its head, screeched loudly in pain, and fell dead at their feet.

Holding his arm, Mr Muhammed turned, as did Crusoe, in the direction of the shot. It was the banker, and he was standing holding a Magnum 45 in his hand, with a wide grin on his face. “Well, that was easier than I thought. Are you two all right?”

“Yes,” said the Rentokill man, feeling his arm, “its teeth were sharp but my jacket is thick”.

Crusoe looked at the dead creature and thought to himself it wasn't only his *ad hoc* partner's jacket that was thick; in spite of what he had just witnessed, he couldn't help thinking they had been set up, and wondered what would happen next.

"Right," said the banker, "I suggest you put it in your sack, then we can send it away to the lab."

"For a post mortem, sir?" said Crusoe, matter of factly.

"Yes, we still don't know what makes these rats tick," he replied.

At this point, Mr Muhammed kicked the body over, and bent down to take a closer look.

"Be careful," said Pilkington, "it's radioactive, remember?"

"This is not a rat", said Mr Muhammed.

"Yes, it is," said Pilkington.

"No it is not, it is a mongoose."

"A mongoose," said Crusoe, "are you sure?"

"Absolutely, I've seen many in India."

"I can assure you," said Pilkington, "it is a special breed of radioactive rat that has been bred by Al-Qaeda."

As he said this, he waved the gun at the Rentokill man with an air of menace.

Mr Muhammed was still flustered after the sudden attack, but Crusoe's policeman's instinct caught a sinister inflection in the man's voice.

"I think you'd better be careful with that gun, sir," he said, "it's still loaded."

Pilkington turned his head to look at Crusoe and said, "Yes, of course", then looked back at the Rentokill man and said again, "This is a rat, not a mongoose, you understand?"

Unfortunately or otherwise, the Rentokill man mistook the menacing tone of Pilkington's voice for mere arrogance, and piped up, "I can assure you, sir, this is not a rat but a mongoose. I can't imagine how..."

Before he could finish the sentence, Pilkington pointed his gun at the man's head and squeezed the trigger, but Crusoe had his measure, and leapt at him in the nick of time to jerk his hand away as the gun cracked, and its echoes reverberated around the basement. A second or two later, the detective was rolling around the floor with the would-be assassin, both his hands grasping the wrist of the hand that still held the gun. The heavy suits all three were wearing made this sort of impromptu wrestling difficult, and Crusoe was afraid the man would break free before he could be subdued.

"Help, Muhammed," he cried out in desperation, as Pilkington managed to roll over on top of him, but just as the Goldman-Sachs man pulled his hand free from Crusoe's double handed clasp, the triumphant smirk was wiped off his face as the sickening crunch of metal on bone knocked him senseless. His limp, heavy body weighed Crusoe down, and it was several seconds before he realised what had happened and could regain his composure. As he pushed upwards at the deadweight, another pair of hands pulled from the other side, and he sat up, panting for breath as a small pool of blood formed between his body and Pilkington's.

"Thank you," he gasped, as the Rentokill man helped him to his feet.

"I hope I haven't killed him," he said, suddenly frightened, but he was going to kill me. He would have killed me but for you."

Crusoe caught his breath, "He would have killed both of us".

"But why?" asked the man, totally confused.

"Do you believe all that rubbish about the radioactive rat?"

"This is not a rat," said Mr Muhammed, pointing at its corpse, "it is mongoose".

“Yes,” said Crusoe, “but all that stuff they were coming out with about creditonium?”

“Creditonium? I’ve never heard of it. It must be some kind of ultra-secret weapon.”

“Or a figment of a banker’s imagination,” said Crusoe.

At this point, a dull moan filled the vault as Pilkington drifted back into the real world. Crusoe bent down and picked up the gun. “That’s quite a crack,” he said, callously, adding “but you’ll live”.

Crusoe wished he’d brought a set of handcuffs with him, but Mr Muhammed had the answer, and fumbling under his protective suit, pulled out several pieces of wire with which they secured the banker’s hands behind his back after first rolling him onto his face.

“What shall we do now?” asked Mr Muhammed.

“I want some answers from this fellow before we ask those dummies upstairs what they think is going on.”

Between them they managed to prop Pilkington up against the wall. As the man opened his eyes, he became conscious of a warm substance trickling down his right forehead..

“I’m bleeding”, he said.

“Bleedin’ rumbled,” said Crusoe, “right, I’m going to ask you some questions, and I want some answers, now.”

“Hadn’t you better caution me first?” said Pilkington, with as much arrogance as he could muster.

“Very well, you are not obliged to say anything, but if you give us anymore of that guff about radioactive rats I will ensure you never come to trial, instead I will have you sectioned under the *Mental Health Act*. Permanently.

Suddenly, the banker laughed, “Ha, so you didn’t fall for it?” he said.

“This is no laughing matter”, said Crusoe, “if I hadn’t stopped you, you would have killed Mr Muhammed, and if he hadn’t stopped you, you would have killed me. How many years do you think you’ll get for two counts of attempted murder, Mr Goldman-Sachs?”

[“Goldman-Sachs rules the world?”](#) he laughed.

“Do they?”

“Yes?”

“And how much longer do you think they will rule when the truth gets out about how they have hoodwinked the British Government?” asked Crusoe.

“And all other governments?” said Mr Muhammed.

The banker appeared to age ten years in as many seconds, “All right,” he said, “but it’s not my fault. I’m just a prawn in the game. A prawn in a very big ocean, in fact.”

“So what the Hell is going on?” said Crusoe.

“We’ve cocked it up”, said Pilkington, “the whole banking scam.”

“Tell me more.”

“We’ve created too much credit, and the whole world is about to bubble.”

“And how have you done that?”

“By inflating the currency.”

“I see”, said Crusoe, seeing only the tautology.

“The whole damn world is in debt, and they can’t pay, so...”

“So?”

At this point, Mr Muhammed piped up, “Ah, I see, for it is written: The aristocracy of the *goyim* as a political force is dead. We need not take it into account but as landed proprietors they can still be harmful to us from the fact that they are self-sufficing in the resources upon which they live. It is essential for us at whatever cost to deprive them of their land. This object will be best attained by increasing the burdens on landed property, in loading land with debts.”

He turned to Crusoe and smiled, but recognising both the quote and the notorious document from which it was taken, the policeman shook his head and replied, “Best not go there”.

“No?”

“No, it will only muddy the waters, and they are murky enough as it is.” Turning back to Pilkington he said, “I don’t see how the whole world being in debt is connected to this stupid charade of chasing a mongoose around the cellar of the Treasury, nor killing a Rentokill man. Perhaps you would like to elaborate?”

“We, we hatched a plan to fool the government.”

“We?”

Mr Muhammed’s eyes lit up, “[The Elders of Zion!](#)”

Crusoe turned back to him and snapped, “Please!”

“Sorry, sorry,” he muttered.

“Gordon is such an unimaginative old fart, you can tell him anything, and he’ll believe you.”

“So to whom is the world in debt?” asked Crusoe.

“Us, of course, the banks.”

“And the reason for this charade is what?”

“They were getting suspicious; we had to do something.”

“Who was getting suspicious?”

“The Christian Council for Monetary Justice, that crazy German mathematician Sabine McNeill, and those bloody Moslems, all of them.”

“And the British Government?”

“Of course not, not yet anyway, but with the bloody Internet, you can’t keep secrets anymore.”

“Shocking, isn’t it?” said Crusoe.

“What are we going to do?” asked Mr Muhammed.

“I wish I knew,” said Crusoe.

“I suppose we could always play along with them.”

“I still can’t...” suddenly, Crusoe’s eyes lit up, “by thunder, you were going to blame it on Iran, weren’t you?”

“What? No!” said the banker, suddenly frightened.

“Yes you were, that’s what all this bloody charade was for; you were going to con that half-wit Black into thinking the Iranian Government has been backing Al-Qaeda, show him the dead mongoose and tell him it was too late, then we’d have another Gulf War just like with that weapons of mass destruction farce.”

“No,” protested Pilkington, “you’ve got it all wrong. Listen, Crusoe, you’re a reasonable man, we can come to some arrangement, surely.”

“Indeed, we can. On your feet!”

As he said his, he and Mr Muhammed hoisted the banker to his feet and frogmarched him towards the door. At the door, Crusoe had a thought, “Have you got any tape?” he asked the Rentokill man.

“Tape?”

“Yes, thick black stuff”.

Why a Rentokill man would carry thick black tape in his bag remains to be seen, but Mr Muhammed did, and Crusoe availed himself of it to gag the banker. “Don’t want him mouthing off to the soldiers”, he said, “just in case”.

With Pilkington mmphing and struggling, they dragged him out of the door and up to the office where the Prime Minister and Chancellor greeted them with surprise.

“Crusoe, what have you done to Carl?” he asked.

“We found your rat”, said the policeman.

“And it has two legs,” said the Rentokill man.

“Crusoe, what is going on? Untie him at once.”

Crusoe threw his charge down onto the floor, as now with both hands free, Mr Muhammed opened his bag, pulled out the corpse of the luminescent mongoose, and threw it down on the floor next to Pilkington.

“You killed the rat!” exclaimed Liebling.

“We did indeed”, said Crusoe, “or rather your friend here did”.

“And it is not a rat but a mongoose”, said Mr Muhammed.

“A what?”

“A mongoose. Look, surely you have seen one before?” he asked.

The Prime Minister walked over to it and squinted hard, “Yes, I believe it is. We saw a few close up on our Indian holiday. What the fuck is going on, Crusoe?”

The detective was taken aback by the expletive, but it was refreshing to know Black wasn’t always as aloof as he appeared to be on TV or in his weekly webcasts. Pity about his sense of humour though, he thought.

“The bottom line, sir, is that you’ve been taken for a ride; it isn’t Al-Qaeda who are behind the credit crunch”.

“It’s not?” said Black and Liebling in unison.

“No sir, it’s...”

“The banksters”, put in Mr Muhammed.

All three men turned to look at him, “Well, that’s what my son calls them”.

“Quite”, said Black.

“But what about the creditionium?”

“You mean that colourless, odourless, massless substance that no one can detect?” asked Crusoe.

“Yes, but Pilkington can detect it”.

“And can he also detect your new suit, sir?”

“My new suit?” asked the Prime Minister.

“The invisible one?”

“Invisi...” suddenly, a light lit up inside Black’s head, and another lit up in his eye, “you mean this is all a con trick?”

“Yes sir”.

“There’s no such thing as creditionium?”

“No sir.”

Black sat down in his chair, flummoxed, “Then how do we issue credit?”

Crusoe bent down over Pilkington and stared blankly into his face, “Will you tell him, or shall I?”

The banker strained at the tape, but Crusoe continued to stare at him before raising his eyebrows, at which point Pilkington closed his eyes and nodded his head.

Crusoe removed the gag and sat him up, “Now, explain to the nice Prime Minister how you and your cabal have been ripping off the public”.

“Ever since the Bank of England was set up in 1694,” smiled Mr Muhammed.

Liebling looked at him curiously, then asked “Are you sure you work for Rentokill?”

Mr Muhammed opened his mouth to speak but Crusoe threw him a disapproving glance. The banker drew a deep breath, then spoke, and spoke, and spoke, and spoke, indeed they couldn’t shut him up. He spilled the beans on everything from the instigation of the Federal Reserve and the Council on Foreign Relations eight years later, to the plot to dupe the British and Americans into bombing Iran with another Weapons of Mass Destruction type scam, in particular that of the bogus Iranian rat that ate all the credit in the UK Treasury and the Federal Reserve. The detective shook his head in disbelief.

When at length Pilkington had finished his seemingly endless confession, Crusoe said “Right, we’ll get that wound tended to, and don’t forget, you’re nicked.”

“For attempted murder, twice”, said Mr Muhammed, “and ripping off Her Majesty’s Government and her loyal subjects”.

“Quite,” said Black, as the banker closed his eyes from the headache that had suddenly started coming on strong.

The next day, Gordon Black announced a solution to the credit crunch, from now on, Her Majesty's Government would create its own credit and spend it into circulation debt-free. Banks would not be permitted either to lend money or create credit; new legislation was rushed through under which they were to become book-keepers and accountants only. Customers would be charged for these services, but in the age of the Internet, such charges could be kept to a minimum by people banking on-line. At first there was outrage at these measures, and the Leader of the Opposition protested that he would call for a vote of no confidence, but when the Queen herself showed up at Parliament and gave them her blessing, there was nothing more to be said.

There were problems with the economy to begin with, but not so any productive workers would notice. Banks and financial institutions in the City of London went into liquidation, first as a trickle and then an avalanche. This was partly due to the Government's new measures including legislation, partly due to the mass arrests of those involved in the creditonium scam, and partly due to those who realised the game was up deciding to flee the country ahead of raids by the Serious Fraud Office or Customs & Excise.

At first, manufacturers and similar companies were starved of capital, but now that he had thrown off the bankers' blinkers, Black's brain was working overtime, and he quickly set up a consortium of venture capitalists not to lend companies money but to enter into partnerships with them under the Islamic principle of *Musharakah*, an enterprise in which he was assisted by Mr Muhammed and his thirty-four cousins.

In the short space of two years, the National Debt had disappeared, a fare-free transport system was introduced first in London, then in other major cities, and finally throughout the UK on all trains and buses. Private cars were banned in cities, and a massive programme of investment was announced for hydrogen cars, wave power, wind power and solar power. Britain soon had the cleanest water of all the major industrialised nations, and the cleanest air of any cities in the world.

With the banks off their backs, the people enjoyed a far higher standard of living, and shortly a Basic Income was introduced to solve the problem of the so-called unemployed, broadly in line with the Social Credit proposals of Major Douglas, and as first Europe, then America and finally the rest of the world followed suit, the profession of investment banker went the same way as that of the blacksmith.

As for Crusoe, with the falling crime rate, including for murder, he decided that sleuthing had lost its appeal, and looked around for a new calling. After some consideration he decided to retire to a desert island and paint. He could afford it with both his enhanced pension and the money he received from selling his story to a Sunday tabloid of how he and the man from Rentokill scuppered the biggest rip off in history. And it appealed to his sense of irony if not his sense of humour that he would finally live up to the name his father had given him.